

E-Trust:

Establishing Consumer Confidence in On-Line Commercial Transactions

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What you don't know can bite you

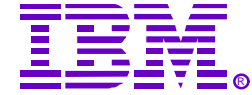


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"On the Internet, nobody knows you're a dog."

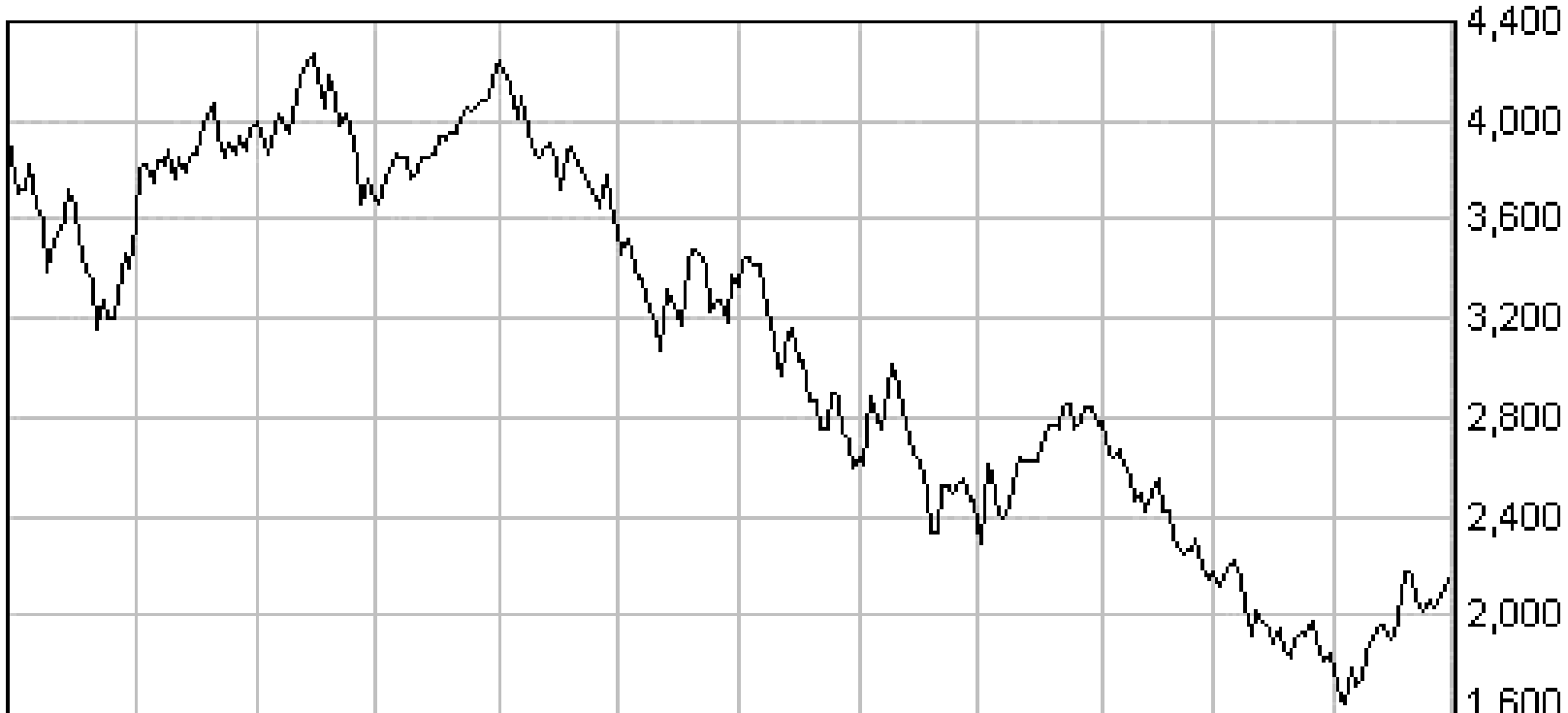
Inaccurate Information



- ◆ Underground caves and hot springs in Mankato, Minnesota
- ◆ People rely on Tunisian government sponsored site www.amnesty-international.org to learn about North Africa's human rights issues
- ◆ Amazon.com headings "Destined for Greatness" and "What We're Reading", if fully disclosed would read "What We're Paid to Say We're Reading"
- ◆ Teenager earns \$273,000 from after-school hobby – Online Stock Fraud



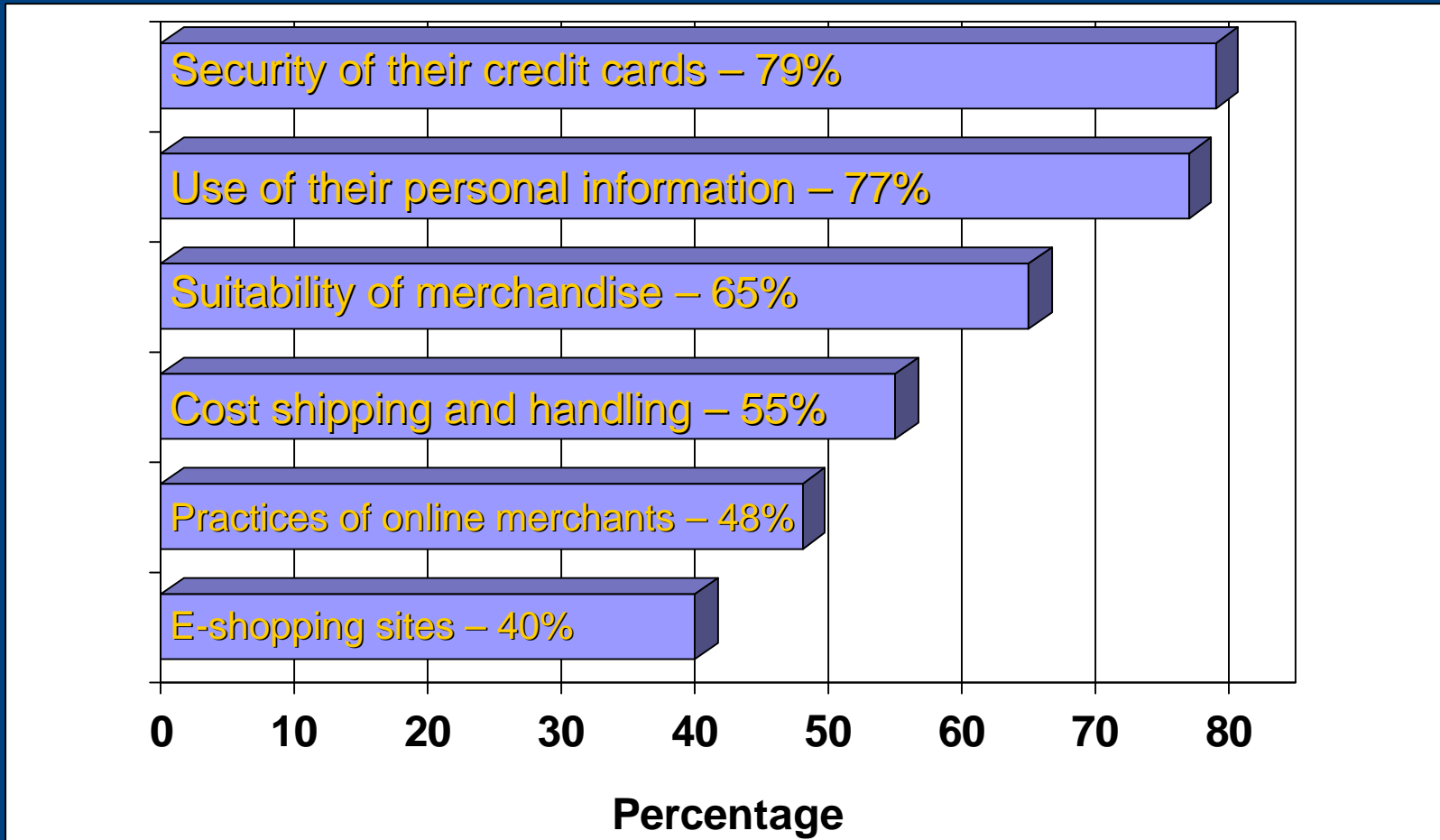
Cost of Relying on Inaccurate Information



May 2000 June July Aug Sept Oct Nov Dec Jan Feb Mar Apr May 2001

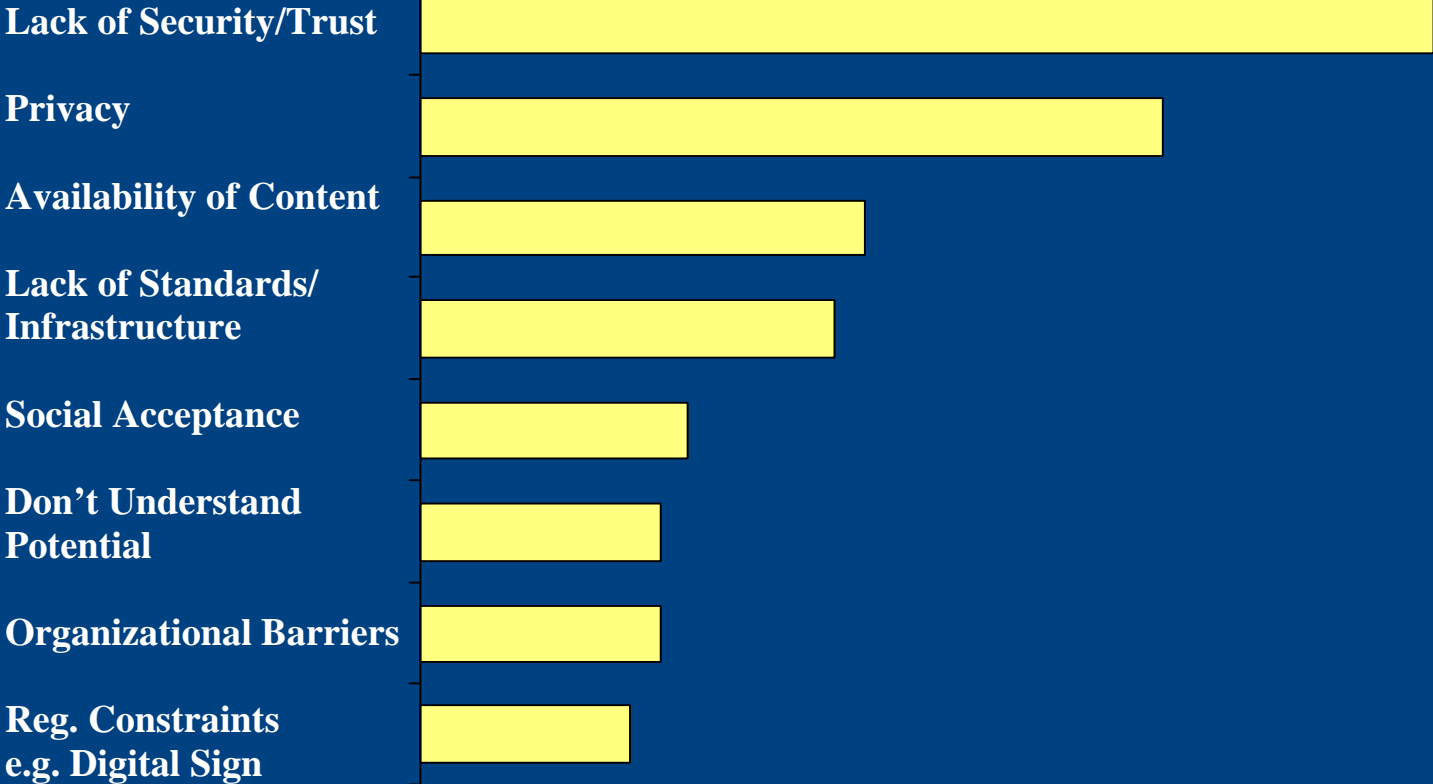
Period : May-1-2000 - May-1-2001

Mistrust of Online Information



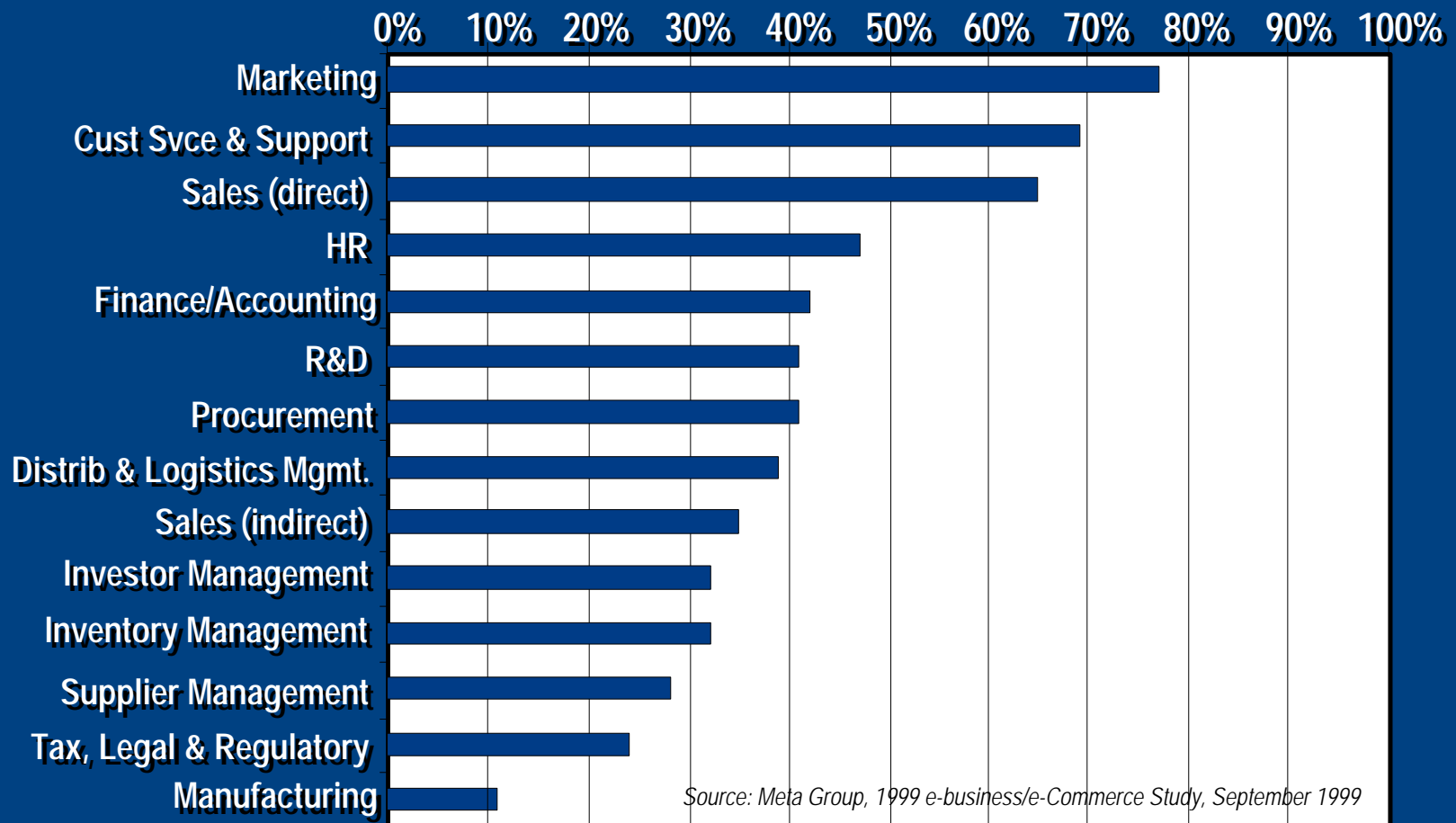
PriceWaterhouseCoopers

Lack of Trust #1 Barrier to e-Commerce

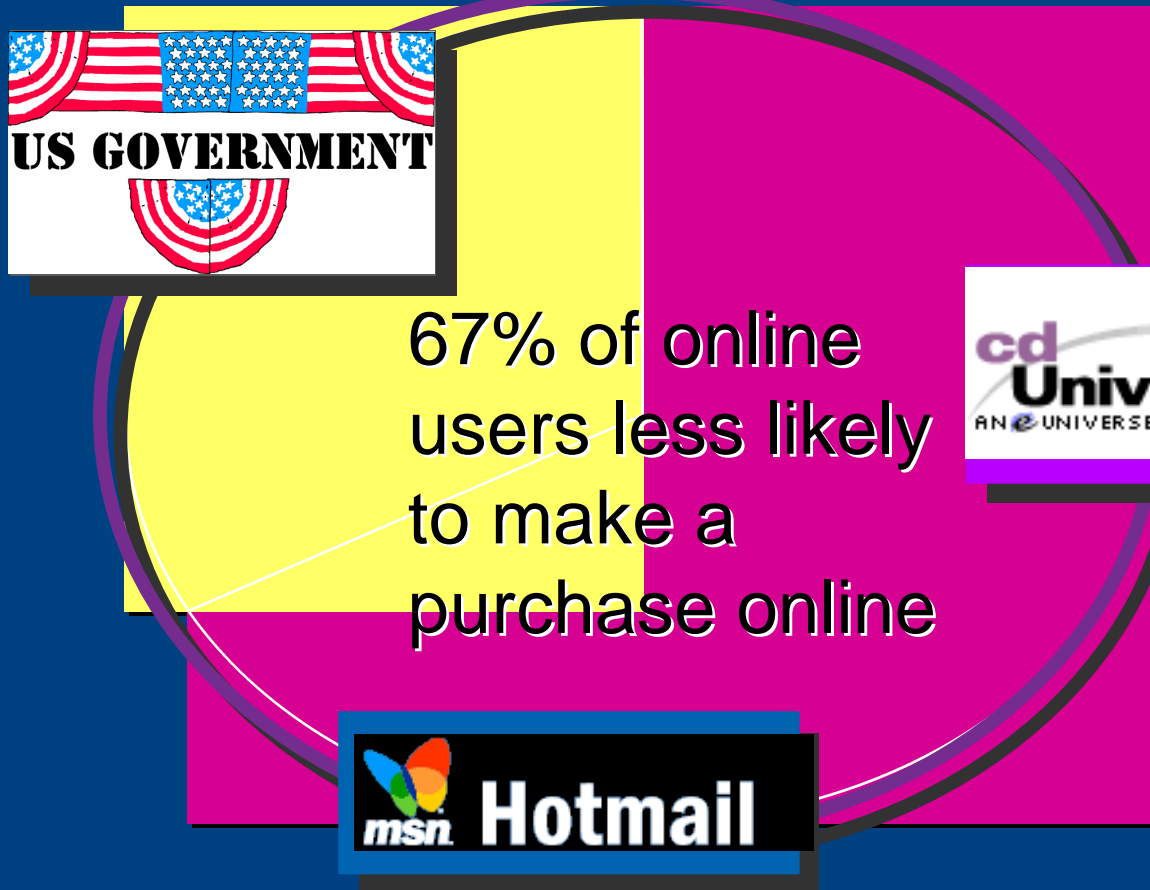


Source: Giga Information Group/ AD Little

e-business Applications are Customer Facing

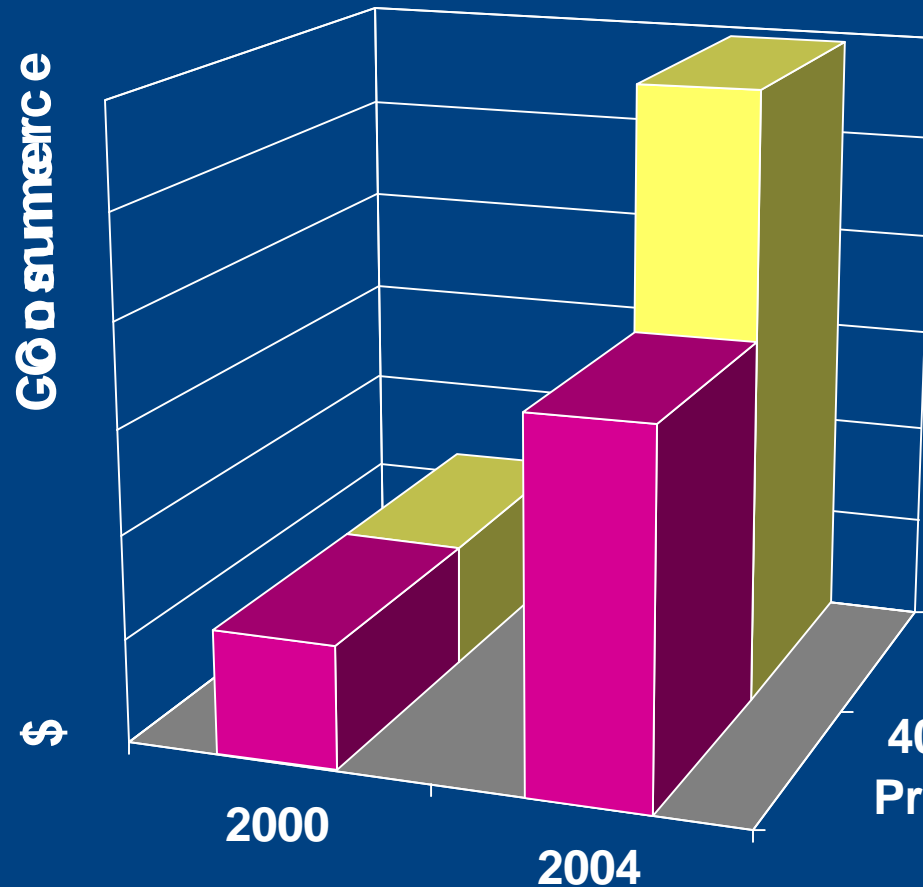


Erosion of Confidence



@plan Internet Inc.

Potential Impact of Loss of Confidence



- 60% Canadians look for Privacy Policy
- 60% Canadians mistrust compliance with Privacy Policy

Projected
40% Inhibited by
Privacy Concerns

The Gallup Organization

Security/Trust: sources of confidence



Security vs. Trust



Security protects

- ◆ Mitigates risk
- ◆ Retention strategy
- ◆ Reliability
- ◆ Inhibits information flow
- ◆ Limits choice



Trust empowers

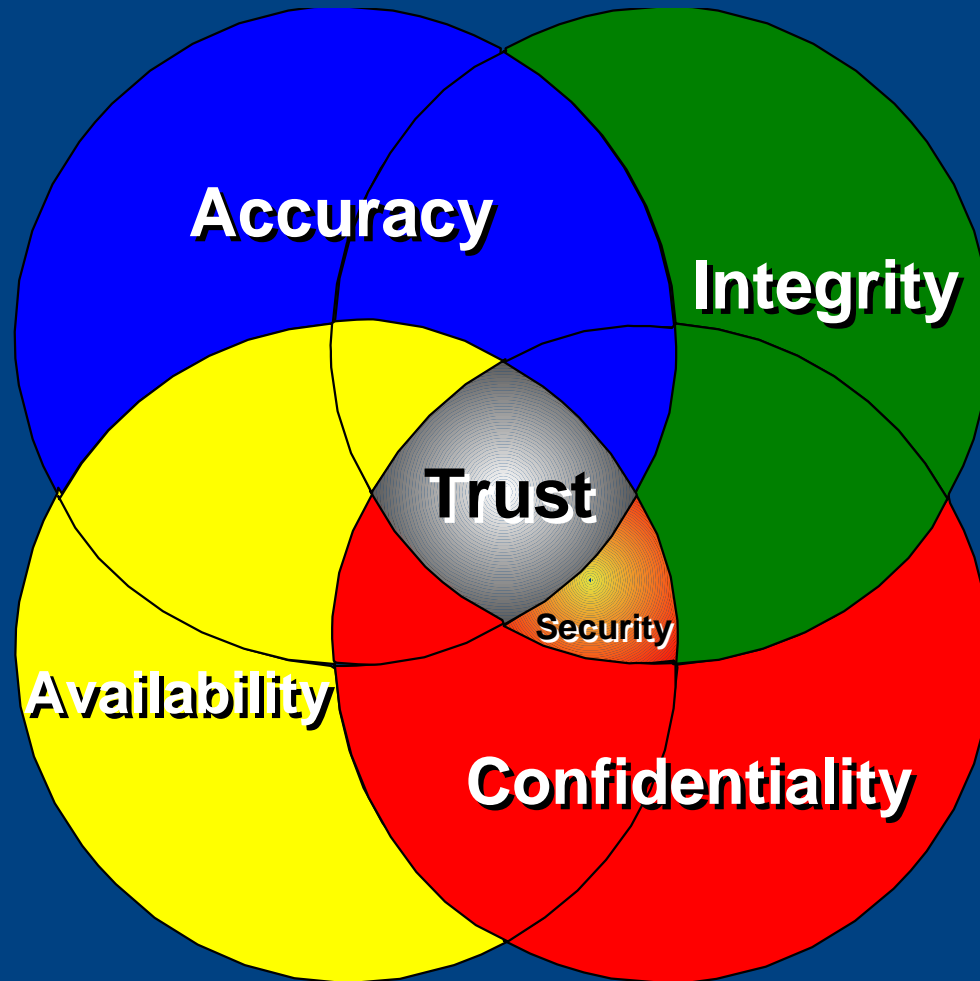
- ◆ Removes risk
- ◆ Growth strategy
- ◆ Accuracy
- ◆ Promotes decision-making
- ◆ Creates opportunities



Trust: beyond security



- Errors
- Fraud
- Denial of transaction



- IP infringement
- Eavesdropping
- Denial of service

Trust: what you know to be true



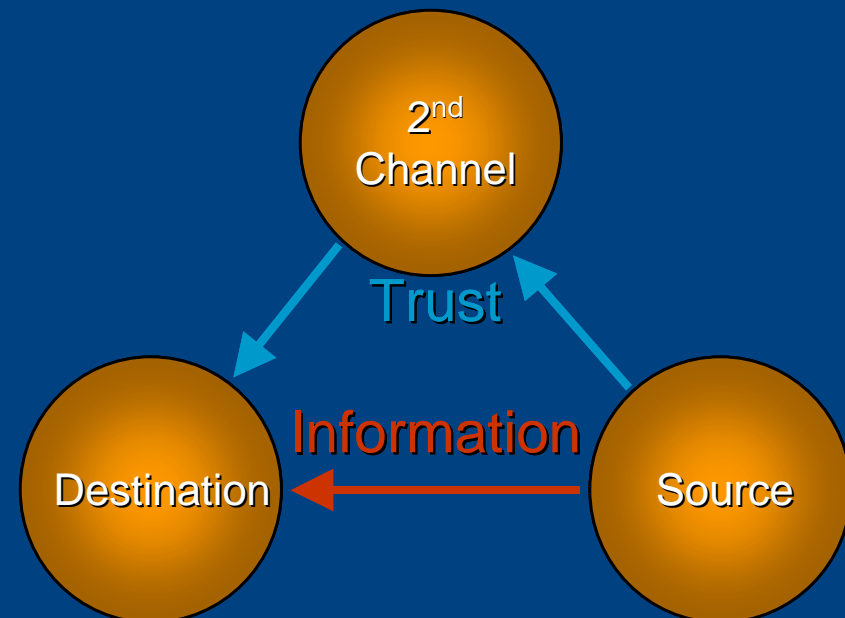
Dictionary Definitions

- ♦ "Trust" is akin to "true" and "faithful";
- ♦ Trust is assured reliance on the character, ability, strength, or truth of someone or something;
- ♦ A trusted party is one in which confidence is placed.

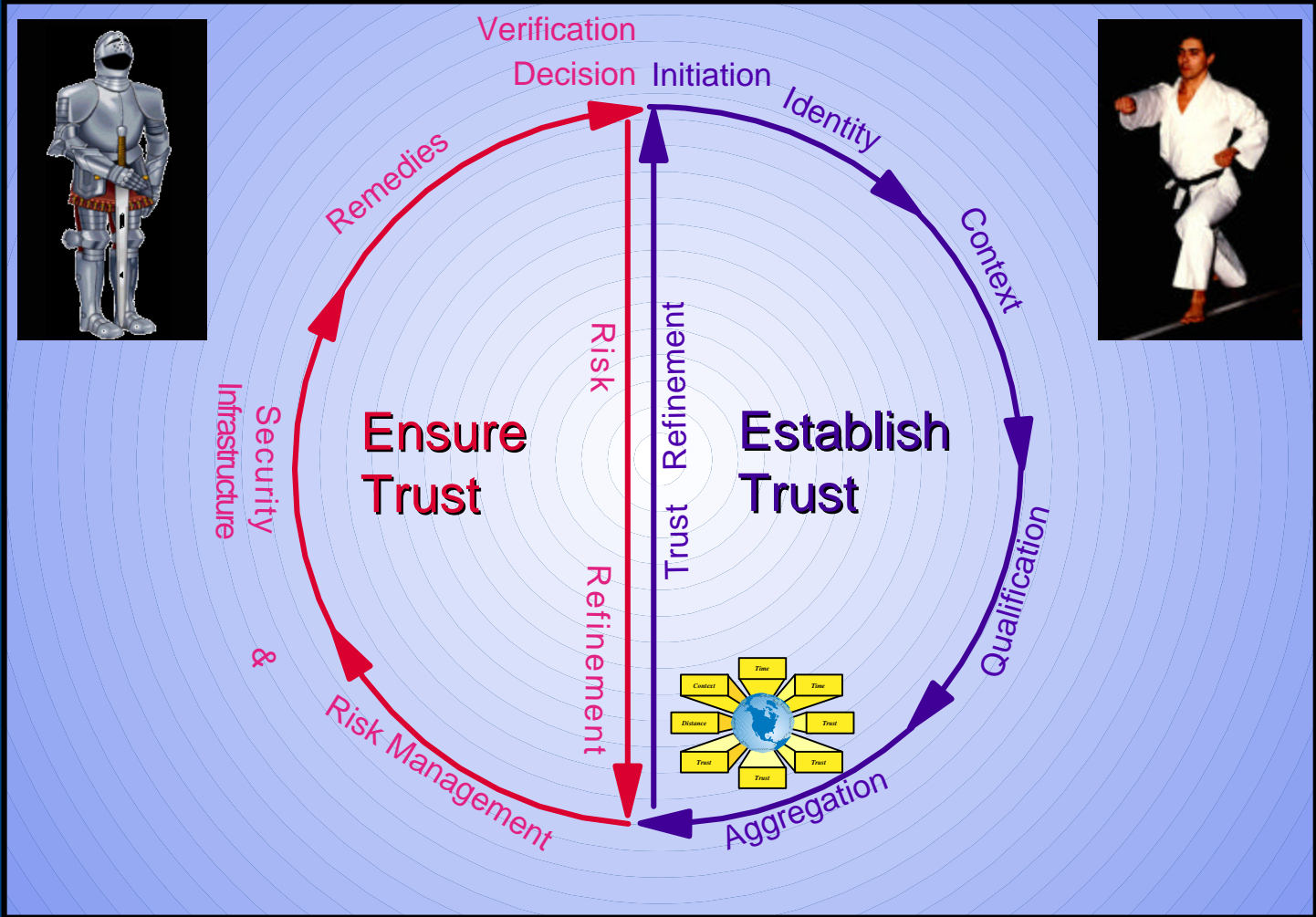
Information Theory Definitions

- ♦ Trust is what you know to be true;
- ♦ Trust is that which is essential to a communication channel, but which cannot be transferred from a source to a destination using that channel. (Ed Gerck, Internet security expert)
- ♦ Information is what you learn that surprises you, because you did not know it before. Information is therefore inherently not trusted.

Trust = Acceptable Risk



Trust Framework



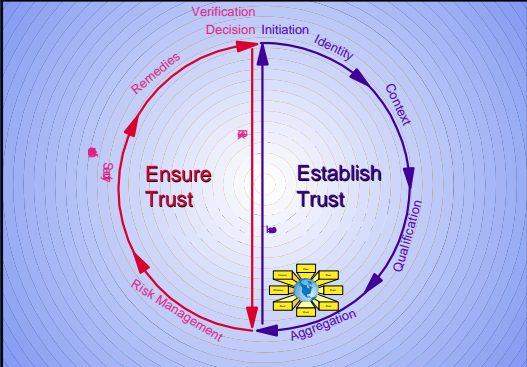
(Ed Gerck, Internet security expert)

Trust Framework as Enabler of Trust



Accept Risk

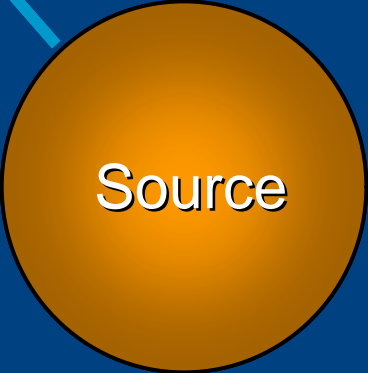
Reduce Risk



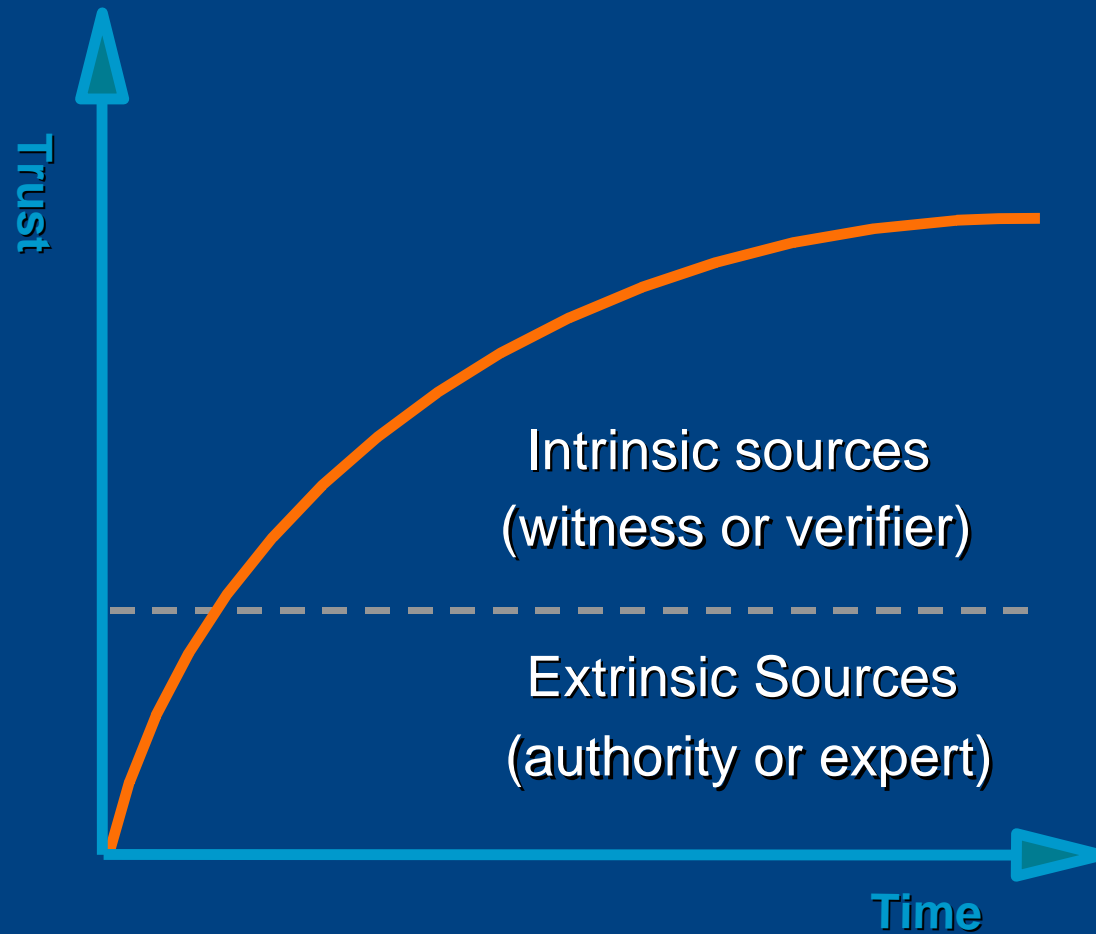
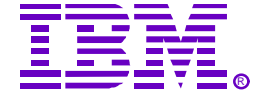
Trust



Information



Extrinsic and Intrinsic Sources of Trust



Studio Archetype and Cheskin Research

Services that Establish and Ensure Trust

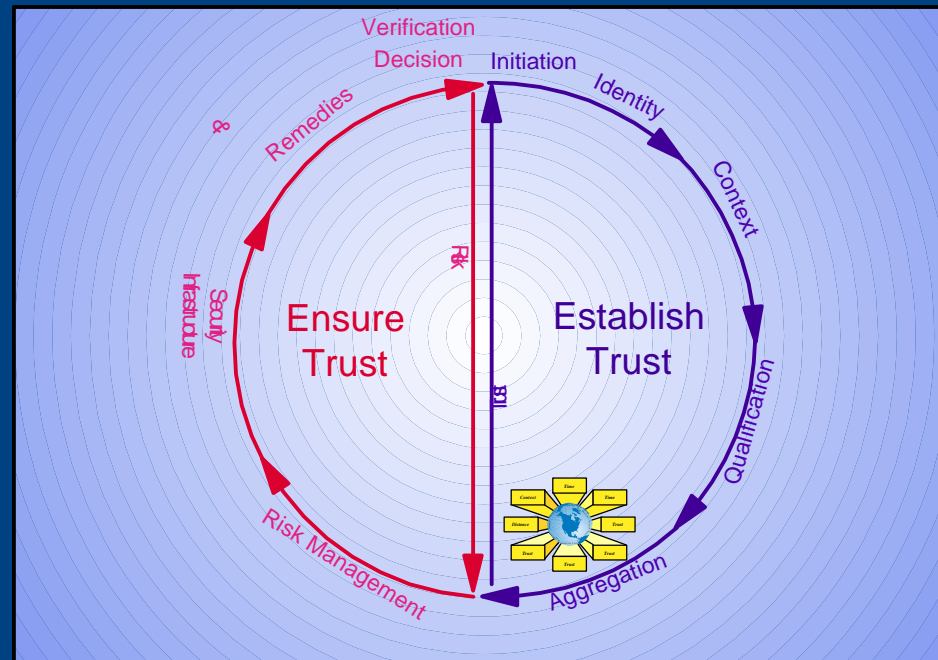


Trust Ensuring Services

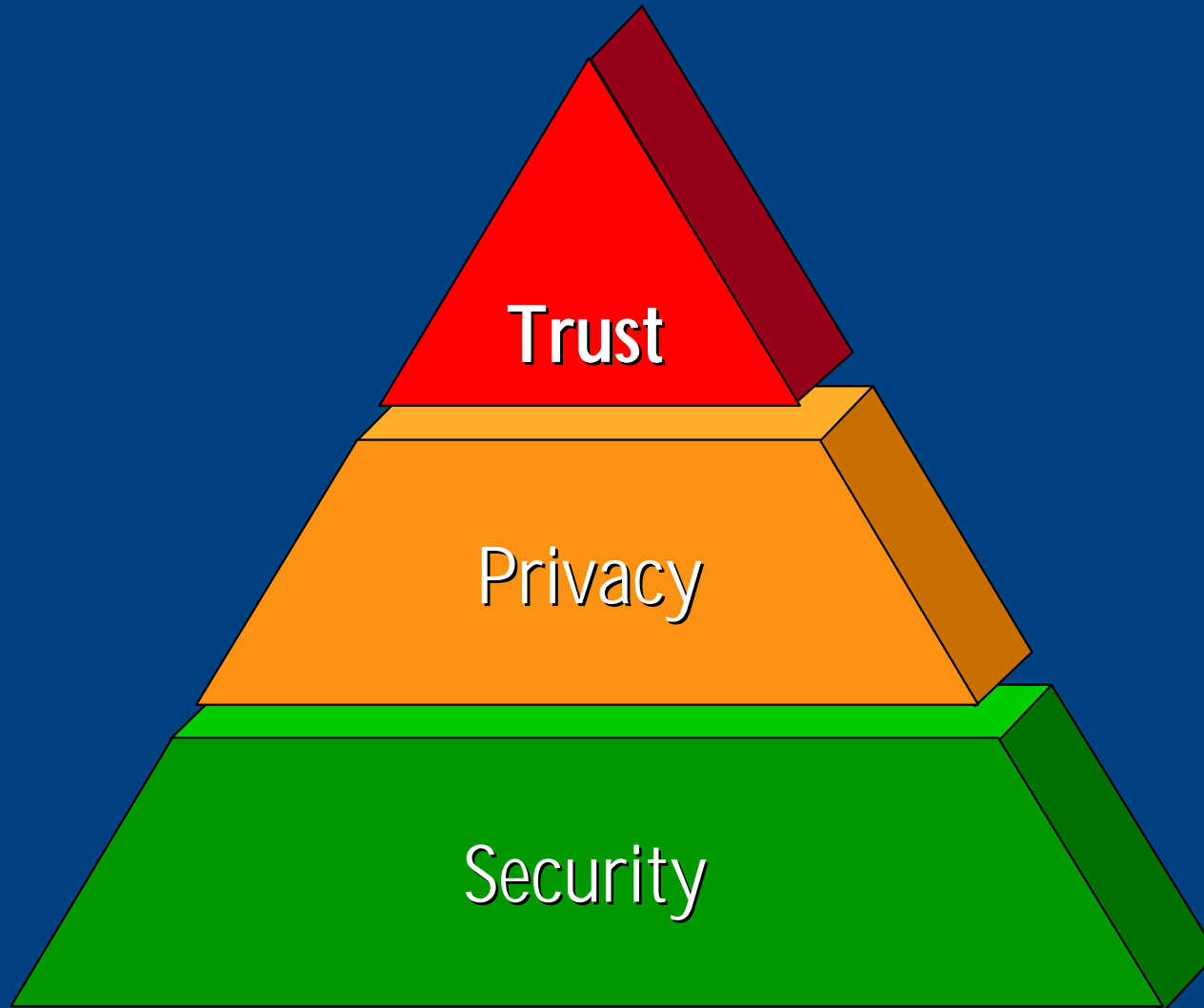
- ◆ Governance
- ◆ Assurance
- ◆ Risk Mitigation and Infrastructure

Trust Establishing Services

- ◆ Witness Related Services
- ◆ Expert/Authority Services
- ◆ Introduction Services



The Foundation for Trust



Cheskin Research: Trust Requirement Highlights within Trust Framework



Trust Ensuring Services

- ◆ Governance
 - ◆ Rules for information protection
 - ◆ Privacy protection by government

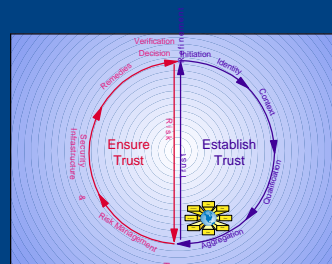
#4 Fulfillment

 - ◆ Recourse
 - ◆ Return policy
- ◆ Assurance
- ◆ Risk Mitigation and Infrastructure
 - ◆ Security of Identity
 - ◆ Security of Money

#6 Current Technology

Trust Establishing Services

- ◆ Witness Related Services
 - #3 Navigation
 - #4 Fulfillment
- ◆ Expert/Authority Services
 - #1 Seals of Approval
 - ◆ Known merchant seals
 - ◆ Security & Privacy seals
 - #2 Brand
 - #6 Presentation
 - ◆ Security and Privacy policies on web sites
 - ◆ Privacy opt in/out offers
 - ◆ Regional perspectives
- ◆ Introduction Services



Overall profile makeup

299 positives. 270 are from unique users and count toward the final rating.

1 neutrals. 1 are from users **no longer registered.**

1 negatives. 1 are from unique users and count toward the final rating.

ebay ID card **jack (269)**

Member since Monday, Nov 03, 1997 ★

Summary of Most Recent Comments

	Past 7 days	Past month	Past 6 mo.
Positive	2	10	90
Neutral	0	0	0
Negative	0	0	1
Total	2	10	91
Bid Retractions	0	0	0

[Auctions by jack](#)

Note: There is 1 comment that was converted to neutral because the commenting user is [no longer registered.](#)

You can [leave feedback](#) for this user. Visit the [Feedback Forum](#) for more info on feedback profiles.

If you are [jack \(269\)](#) ★, you can [respond to comments](#) in this Feedback Profile.

Items 1-25 of 301 total		
= 1 = [2] [3] [4] [5] [6] [7] [8] [9] [10] [11] [12] [13] (next page)		
User: wai11111@yahoo.com (67) ★ Date: Jun-02-01 15:31:29 PDT	Item: 1601129586	
Praise: GREAT SERVICES AND A HONEST SELLER ON E-BAY. SUPER JOB!!!! A+++ALL THE WAY!!!		
User: watch@mindspring.com (1254) ★ Date: May-30-01 14:19:35 PDT	Item: 591335088	
Praise: Prompt payment, highly recommended. A++		
User: terry888 (48) ★ Date: May-25-01 12:43:07 PDT	Item: 586579692	
Praise: Fast shipping, great communication! Wonderful seller! A+++		

eBay.com Services that Establish and Ensure Trust

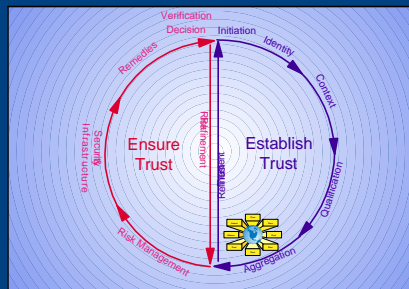


Trust Ensuring Services

- ◆ Governance
 - ◆ Policies (comprehensive)
 - ◆ SafeHarbor investigations
 - ◆ Disallowed products
 - ◆ SquareTrade dispute resolution
 - ◆ VeRO notice of IP infringement
- ◆ Assurance
 - ◆ User Agreement
 - ◆ Fraud Protection Insurance
- ◆ Risk Mitigation and Infrastructure
 - ◆ Industry practices (SSL, etc.)

Trust Establishing Services

- ◆ Witness Related Services
 - ◆ Feedback Forum
 - ◆ Tradenable escrow
 - ◆ Product authentication
- ◆ Expert/Authority Services
 - ◆ ID Verify from Equifax
 - ◆ Product Opinions & Grading
 - ◆ Product Appraisals
 - ◆ Privacy Policy
 - ◆ TRUSTe seal
- ◆ Introduction Services
 - ◆ Identify reliable providers of feedback



Trust Decisions to Complete a Transaction



◆ Discovery

- ◆ Identity
- ◆ Value of goods/services
- ◆ Vendor reliability
- ◆ Rules of engagement
- ◆ Credit worthiness
- ◆ Authorization to commit

◆ Fulfillment

- ◆ Customer services
- ◆ Shipper reliability
- ◆ Transfer of responsibility
- ◆ Quality control
- ◆ Applicable standards
- ◆ Tariffs & customs

◆ Negotiation & Order

- ◆ Product fit
- ◆ Negotiation criteria
- ◆ Cultural issues
- ◆ Quality assurance
- ◆ Viability of seller
- ◆ Applicable exchange rate
- ◆ Order verification



◆ Settlement & Compliance

- ◆ Governing laws
- ◆ Agreement
- ◆ Payment method
- ◆ Non-compliance protection
- ◆ Disputes
- ◆ Recourse
- ◆ Transaction reversal

Gomez.com Computer Vendor Rating



Gomez.com

Choose ...

MY GOMEZ >>> Become a Member Login

FIND A COMPUTER STORE

- > Scorecard
- > Compare Features
- > Savings
- > Consumer Feedback
- > Consumer Ratings
- > Industry Forum
- > FAQ

TOOLS

- > Find Computer

SAVINGS CENTER

- > Find a Gomez offer

Scorecard

Computers

Top Internet Computer Stores for **Summer 2000** ranked by Overall Score.

Firm	Score
1. BUY.COM (review)	7.22
2. NECX Direct (review)	6.76
3. CDW (review)	6.70
4. Egghead.com (review)	6.63
5. Computers4sure (review)	6.38
6. PCMail.com (review)	6.18
7. PC Connection (review)	6.07
8. eCost.com (review)	6.00
9. Outpost.com (review)	5.99
10. J & R Music and Computer World (review)	5.89
11. Zones.com (review)	5.71
12. MicroWarehouse (review)	5.62
13. Insight (review)	5.56
14. Computability (review)	5.38
15. TigerDirect (review)	5.29
16. firstsource.com (review)	5.23
17. Circuit City (review)	5.15
18. NeutronUSA (review)	5.14
19. CompUSA (review)	5.09
20. HardwareStreet.com (review)	5.08

View all firms...

Which is the best site by:

- > Overall Score
- > Ease Of Use
- > Customer Confidence
- > On-Site Resources
- > Relationship Services

Which is the best site for the:

- > First-Time Buyer
- > Bargain Hunter
- > Serious Shopper

Earn \$15 for referring friends to Gomez!
Click for more info

Quick Poll
How do you feel about e-commerce shops that sell your e-mail address? Which statement best fits:
vote

The screenshot shows the Gomez.com website interface. At the top right is the Gomez.com logo. Below it is a navigation bar with a search box labeled "Choose...", a "MY GOMEZ >>> Become a Member" link, and a "Login" button. The main content area is titled "Merchant Certification" and features a star icon. It lists the firm as "CDW", a review of three stars, and a date of 5/4/2001. A vertical sidebar on the left contains navigation links for "MERCHANT CERTIFICATION" (Find a Certified Site, Learn about Certification, Request for Certification) and "SAVINGS CENTER" (Find a Gomez offer). Below these is a "Quick Poll" about banking preferences with a "vote" button. The main text explains that Gomez certifies CDW based on minimum standards for shoppability, and lists the criteria reviewed, all of which are checked. A disclaimer states that Gomez cannot guarantee satisfaction but has reviewed the merchant. A second list of criteria is shown at the bottom, with most checked.

Merchant Certification

Firm: **CDW**
Review: ★ ★ ★
Date: 5/4/2001

Gomez certifies that **CDW** has met the minimum standards for Merchant Certification. Gomez Certification is a review of site "shoppability" and our seal confirms that the merchant has a reasonable Internet store. Particular criteria include a review of customer service accessibility, secure server transaction system, and a clear statement of privacy and return policies.

Criteria Reviewed

- Reasonable Access to Customer Support (Phone or E-Mail)
- FAQ/Help/Customer Service
- Published Privacy Policy
- Accepts Multiple Credit Cards
- Secure Server Transaction
- Shopping Cart That Totals an Order
- Published Return Policy
- Performance Metrics -- Low Site Failure

While Gomez cannot guarantee you will be completely satisfied with your shopping experience or the product or services of **CDW**, the Gomez staff has reviewed this merchant and it is our expert opinion that this merchant has at least a satisfactory online store.

Gomez has awarded **CDW** three stars after reviewing the store's Privacy Policy, Return Policy, Customer Service response time and web site performance metrics.

- E-Mail Response Time (24-Hour)
- Performance Metrics vs. Industry Average
- Privacy Policy Evaluation
- Return Policy Evaluation
- Gift Certificates
- Store provides tech support

Trust Decisions Supported by Gomez.com



◆ Discovery

- ◆ Identity
- ◆ Value of goods/services
- ◆ **Vendor reliability**
- ◆ Rules of engagement
- ◆ Credit worthiness
- ◆ Authorization to commit

◆ Negotiation & Order

- ◆ Product fit
- ◆ Negotiation criteria
- ◆ Cultural issues
- ◆ Quality assurance
- ◆ Viability of seller
- ◆ Applicable exchange rate
- ◆ Order verification



◆ Fulfillment

- ◆ **Customer services**
- ◆ Shipper reliability
- ◆ Transfer of responsibility
- ◆ Quality control
- ◆ Applicable standards
- ◆ Tariffs & customs

◆ Settlement & Compliance

- ◆ Governing laws
- ◆ Agreement
- ◆ **Payment method**
- ◆ Non-compliance protection
- ◆ Disputes
- ◆ Recourse
- ◆ **Transaction reversal**

Witness: BizRate.com



YOUR ACCOUNT | HELP | WHAT DO YOU THINK OF OUR SITE? BizRate NextCard 2.9% Via click here AS LOW AS 1.99% TO APR June 2, 2001

BizRate.com Marketplace Special Offers Store Ratings

home > store ratings

Search Marketplace

in

Entire Marketplace

Search Now

Compare Stores In:

Departments

- Apparel
- Books & Magazines
- Computer Hardware
- Computer Software
- DVDs & Videos
- Electronics
- Food & Drink
- Gifts & Flowers
- Health & Beauty
- Home & Garden
- Music
- Office Supplies
- Pets & Hobbies
- Sports & Outdoors
- Toys & Video Games

Services

- Auctions
- Automotive
- Personal Finance
- Travel & Leisure

Store Profile and Customer Evaluation

CDW Computing Solutions Built for Business™

CDW Computer Centers
Rated by 25000+ customers
★ CO.0 Y.022 Continuously Customer Certified since

Overview -- Customer Ratings below are updated weekly!

Description:
CDW Computer Centers, Inc. offers compl

★ Overall Rating	8.7
🛒 Ease of Ordering	8.7
📄 Product Selection	9.0
📄 Product Information	8.4
💰 Price	8.5
🌐 Website Performance	8.7
🕒 On-time Delivery	8.9
📄 Product Representation	9.1
📞 Customer Support	8.8
📄 Order Tracking	8.5
📄 Shipping & Handling	8.4

Features and Services

Ordering Methods Supported

- Online
- Email
- Phone (847) 485-6000
- Toll Free (800) 826-4239
- Fax

Special Features

- Customer info is Always Confidential
- Confidential by Customer Request
- Live Customer Service Rep.
- Available 24 Hours a Day
- Online Order Tracking System
- Online Ordering Shopping Cart
- Secure Ordering/Payment
- Search on Site
- You Must Register
- Gift Services
- One-Click Ordering
- Guaranteed Security

BizRate.com Service for Establishing and Ensuring Trust

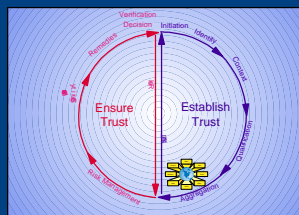


Trust Ensuring Services

- ◆ Governance
- ◆ Assurance
- ◆ Risk Mitigation and Infrastructure

Trust Establishing Services

- ◆ Witness Related Services
 - ◆ Ease of ordering
 - ◆ Product selection
 - ◆ Product information
 - ◆ Price
 - ◆ Website performance
 - ◆ On-time delivery
 - ◆ Product presentation
 - ◆ Customer support
 - ◆ Order tracking
 - ◆ Shipping & Handling
- ◆ Expert/Authority Services
- ◆ Introduction Services



Trust Decisions Supported by BizRate.com



◆ Discovery

- ◆ Identity
- ◆ Value of goods/services
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- ◆ Tariffs & customs

◆ Settlement & Compliance

- ◆ Governing laws
- ◆ Agreement
- ◆ Payment method
- ◆ Non-compliance protection
- ◆ Disputes
- ◆ Recourse
- ◆ Transaction reversal



[Home Page](#) [Submit Site](#) [Contact](#) [Log In](#)

Saturday June 2, 2001

* Click for standards used to award seal

CDW Computer Centers, Inc.

Business Address:
 200 N. Milwaukee Ave.
 Vernon Hills, IL 60061.
 US

Customer Service
 Gina M. Caballeros
 847 800-800-4239
sales@cdw.com

[symbols](#) [total ratings](#) [details](#)

	Score	Rating
Total Satisfaction Rating	96.00%	👍👍👍👍
Management Accessibility	92.50%	👍👍👍👍
Payment Process	94.55%	👍👍👍👍
Satisfaction with Claims	87.51%	👍👍👍👍
On-time Delivery	<i>In process</i>	
Customer Support	85.00%	👍👍👍👍
Comparative Prices	82.50%	👍👍👍
Ease of Returns/Refunds	73.33%	👍👍
Privacy Experience	72.50%	👍👍
Customer Loyalty	87.51%	👍👍👍👍
Safety Basis: 4 report(s)		Assurance Level: Fair

reliability report

Help make the web a safer place to shop. After your purchase, please take a moment to rate your shopping experience with CDW Computer Centers, Inc. . To rate this merchant [Click Here](#)

General Information ⓘ

- ▶ URL: <http://www.cdw.com>
- ▶ In Business Since: 1984
- ▶ Monitored Since: 1999
- ▶ Credit Card Fraud Protected: **Yes**
- ▶ Return Policy: Not Updated
- ▶ Return Terms: Ask merchant for details.
- ▶ Primary Customer Support Method:

Privacy Policy:

Customer data is used for internal purposes only, it is not shared or sold, Privacy Policy is published on the website

Trust Value of Witness vs. Expert/Authority



Global Ratings

Your guide to e-businesses you ca

Registered Safer Shopping Site means:

- Trustworthy: Merchants monitored 24 hour a day by an independent third party
- Reliability: Customer satisfaction and reliability rated by merchant's actual customers
- Full Disclosure: Merchants agree to allow full reporting of their record including all comments
- Confidence: Consumers empowered by access to past consumer experiences

Compare Services

Features	ePublicEye .com	BBB Online	Web Trust
Customer satisfaction ratings	Yes	No	No
Merchants rated by actual consumers	Yes	No	No
Full access to customer satisfaction reports	Yes	No	No
integrated privacy & reliability monitoring	Yes	No	No
Merchants monitored 24 Hours a day	Yes	No	No
instant recording of consumer reports	Yes	No	No
Reports updated	Instantly *	Periodically	Quarterly
Background checks	Limited	Moderate	Extensive
Cost to consumers	Free	Free	Free
Cost to merchants	\$15.95/mo.	\$400-\$5000	\$1000+
Credit card fraud protection	Yes	No	No
Number of members	Over 15,000	6000	--

Trust Decisions Supported by ePublicEye.com



- ◆ Discovery
 - ◆ Identity
 - ◆ Value of goods/services
 - ◆ Vendor reliability
 - ◆ Rules of engagement
 - ◆ Credit worthiness
 - ◆ Authorization to commit



- ◆ Negotiation & Order
 - ◆ Product fit
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- ◆ Fulfillment
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 - ◆ Applicable standards
 - ◆ Tariffs & customs
- ◆ Settlement & Compliance
 - ◆ Governing laws
 - ◆ Agreement
 - ◆ Payment method
 - ◆ Non-compliance protection
 - ◆ Disputes
 - ◆ Recourse
 - ◆ Transaction reversal

Consolidated Services for Establishing and Ensuring Trust in CDW



Trust Ensuring Services

- ◆ Governance
- ◆ Assurance
 - ◆ Satisfaction guarantee 30 days+
- ◆ Risk Mitigation and Infrastructure
 - ◆ Shopping cart technology w. totals
 - ◆ Secure server transactions

Trust Establishing Services

- ◆ Witness Related Services
 - ◆ Website performance
 - ◆ Site failure <5%
 - ◆ Customer support
 - ◆ Management Accessibility
 - ◆ Responds to e-mail <24 hours
 - ◆ Product selection
 - ◆ Product information
 - ◆ Price
 - ◆ Ease of ordering
 - ◆ Order tracking
 - ◆ Shipping & Handling
 - ◆ On-time Delivery
 - ◆ Payment Process
 - ◆ Satisfaction with Claims
 - ◆ Ease of Returns/Refunds
 - ◆ Privacy Experience
 - ◆ Customer Loyalty
 - ◆ Safety Basis
- ◆ Expert/Authority Services
 - ◆ *FTC and BBB
 - ◆ *Accepts multiple credit cards
 - ◆ Publishes Privacy policy
 - ◆ States will not sell customer data
 - ◆ Publishes Return policy
 - ◆ Publishes FAQ/Help
 - ◆ Sell/buy gift certificates online
 - ◆ Offers live technical support
 - ◆ Privacy Policy
 - ◆ Assurance Level
- ◆ Introduction Services



Consolidated Trust Decisions Supported for CDW



- ◆ Discovery
 - ◆ Identity
 - ◆ Value of goods/services
 - ◆ Vendor reliability
 - ◆ Rules of engagement
 - ◆ Credit worthiness
 - ◆ Authorization to commit
- ◆ Negotiation & Order
 - ◆ Product fit
 - ◆ Negotiation criteria
 - ◆ Cultural issues
 - ◆ Quality assurance
 - ◆ Viability of seller
 - ◆ Applicable exchange rate
 - ◆ Order verification
- ◆ Fulfillment
 - ◆ Customer services
 - ◆ Shipper reliability
 - ◆ Transfer of responsibility
 - ◆ Quality control
 - ◆ Applicable standards
 - ◆ Tariffs & customs
- ◆ Settlement & Compliance
 - ◆ Governing laws
 - ◆ Agreement
 - ◆ Payment method
 - ◆ Non-compliance protection
 - ◆ Disputes
 - ◆ Recourse
 - ◆ Transaction reversal



PKI Services for Establishing and Ensuring Trust

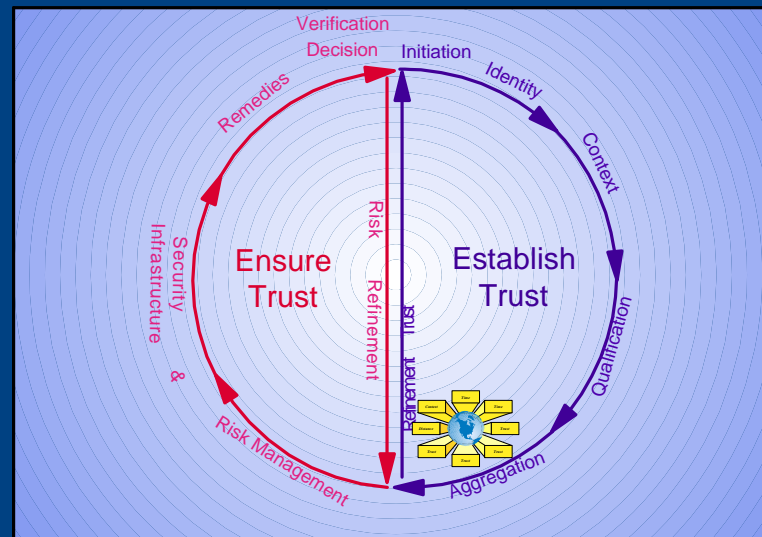


Trust Ensuring Services

- ◆ Governance
 - ◆ PKI allocates roles and obligations between all PKI participants
- ◆ Assurance
 - ◆ PKI guarantees the accuracy of the certificate
- ◆ Risk Mitigation and Infrastructure
 - ◆ PKI reduces security and transaction risks

Trust Establishing Services

- ◆ Witness Related Services
 - ◆ PKI validates current status of certificates
- ◆ Expert/Authority
 - ◆ PKI establishes trust in the authenticity of all parties
- ◆ Introduction
 - ◆ PKI introduces certificate holders to each other



Trust Decisions Supported by a PKI

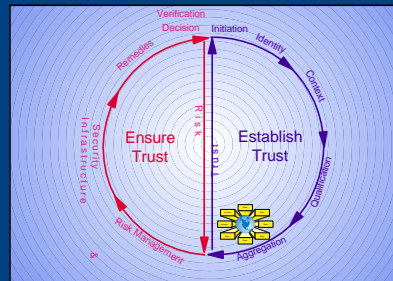


Discovery

- ◆ **Identity**
- ◆ Value of goods/services
- ◆ Vendor reliability
- ◆ Rules of engagement
- ◆ Credit worthiness
- ◆ Authorization to commit

Negotiation & Order

- ◆ Product fit
- ◆ Negotiation criteria
- ◆ Cultural issues
- ◆ Quality assurance
- ◆ Viability of seller
- ◆ Applicable exchange rate
- ◆ Order verification



Fulfillment

- ◆ Customer services
- ◆ Shipper reliability
- ◆ Transfer of responsibility
- ◆ Quality control
- ◆ Applicable standards
- ◆ Tariffs & customs

Settlement & Compliance

- ◆ Governing laws
- ◆ Agreement
- ◆ Payment method
- ◆ Non-compliance protection
- ◆ Disputes
- ◆ Recourse
- ◆ Transaction reversal

Good News

- ◆ Confidentiality services protect privacy

Bad News

- ◆ **Identity** authentication services disclose behavior

Privacy requires a PKI that protects the **anonymity** of content

Your Opportunity: to know it will bite you



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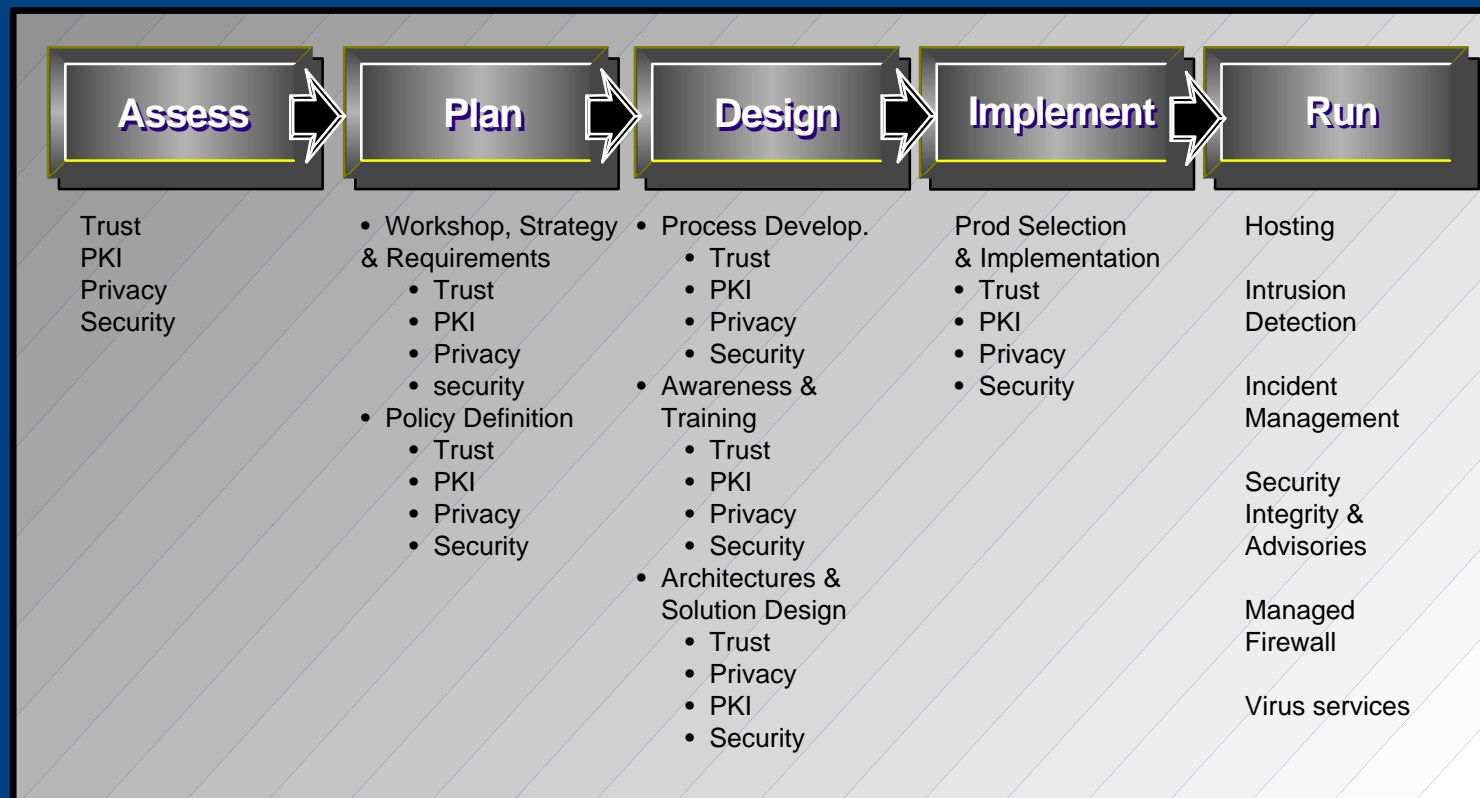


On the Internet everyone knows if you are a dog.

IBM Global Services Offerings & Capabilities



- Trust, PKI, Privacy, and Security Services



Questions?



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ePost.ca Services used to Establish and Ensure Trust



Trust Ensuring Services

- ◆ Governance
- ◆ Assurance
- ◆ Risk Mitigation and Infrastructure
 - ◆ Encryption
 - ◆ Firewalls

Trust Establishing Services

- ◆ Witness Related Services
- ◆ Expert/Authority Services
 - ◆ Electronic Postmark - security
 - ◆ Brand (banks/Canada Post)
 - ◆ Privacy policies
 - ◆ Opt in/out control
 - ◆ Privacy seals
- ◆ Introduction Services

